

PATENT

**IN THE UNITED STATES PATENT AND  
TRADEMARK OFFICE**

Applicants:	Christina Chow, et al.	Docket No.	40655.3800
Serial No.:	10/032,588	Filing Date:	December 20, 2001
Group Art Unit:	3691	Examiner:	Karmis, Stefanos
Title:	REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND METHOD	Confirmation No.:	8373

**AMENDMENT AND REPLY**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action mailed April 18, 2007, wherein this Reply is filed within two months, Applicants respectfully request entry of the amendments set forth below and consideration of the remarks that follow.

**AMENDMENTS TO THE CLAIMS** are reflected in the listing of claims which begins on page 2 of this paper.

**REMARKS** begin on page 5 of this paper.